

OFFICE OF THE CHAPTER 13 TRUSTEE**LAUREN A. HELBLING, TRUSTEE**

For Cases Filed under Chapter 13 in the United States Bankruptcy Court
 Northern District of Ohio - Eastern Division (Cleveland)

IN RE: WILLIAM & AMANDA REBECCA TORRES
 4300 HICKORY HILL AVENUE
 LORAIN, OH 44052

Debtor(s)

Case Number: 20-14350-aih
 Chapter 13 Proceedings
 Judge Arthur I. Harris

NOTICE OF INTENTION TO PAY CLAIMS

This Notice of Intention to Pay Claims ("Notice") lists the proofs of claim that have been filed in the above captioned Chapter 13 bankruptcy case. This Notice is being served upon the Debtor(s) and the attorney for the Debtor(s) so that claims may be reviewed and a determination made whether any claim should be objected to, whether the Debtor(s) should file a claim for any creditor that has failed to file a claim, and whether the Debtor(s') bankruptcy plan should be modified due to the claims that have been filed.

Unless a party in interest files an objection to a claim and requests a hearing before the United States Bankruptcy Court, Northern District of Ohio - Eastern Division within 30 days of the date this notice is filed with court, said claims will be paid according to the terms of the plan.

A claim may appear on this notice more than once if the claim filed or the confirmed Chapter 13 plan specifies that a claim is to be divided into portions with separate treatment for each portion. Creditors may appear to have both "filed" and "not filed" claims as Debtor(s) may owe the same creditor on multiple accounts. As debts are often times bought and sold, Debtor(s) may not recognize the names of some of the creditors listed. Bankruptcy counsel should be able to answer questions regarding any claims shown in this Notice.

Copies of this Notice have been served on the Debtor(s) and the attorney for the Debtor(s) on this day at their address as it appears in this proceeding.

NOTICE TO DEBTOR(S): FOR YOUR CASE TO BE SUCCESSFUL IT IS IMPORTANT TO REVIEW THIS DOCUMENT WITH YOUR ATTORNEY.

/s/ Lauren A. Helbling

Lauren A. Helbling
 Chapter 13 Trustee
 200 Public Square, Suite 3860
 Cleveland OH 44114-2321
 Phone (216) 621-4268 Fax (216) 621-4806
 Email: 13Trustee@ch13cleve.com
 Website: www.13trusteeCLEVELAND.com

DATE: Feb 26, 2021

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SECURED CLAIMS

The following creditors have filed **SECURED** proofs of claim. Typically, this means that the creditor financed the purchase of an item (and retained a lien on the item), or that something has been pledged as collateral for the debt. This may also include real estate taxes, purchased real estate tax obligations, and certain judgment and tax claim liens. NOTE: Depending on the way the debt is provided for in the bankruptcy plan, the amount of the claim is not necessarily the amount that will be paid by the Trustee.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount	Interest Rate	Collateral
ALLY BANK	001	4299	2,179.48	1.00%	A/O 14 CHEVY MALIBU

MORTGAGE CLAIMS

The following **MORTGAGE** creditors have filed proofs of claim. Usually, these claims represent missed mortgage payments and/or escrow advances. If so specified in the confirmed plan, the ongoing monthly mortgage payment will be made to these creditors as well. If a proof of claim has not been filed by or on behalf of a mortgage creditor, the Trustee will not disburse mortgage payments to this creditor. Funds held by the Trustee will therefore be disbursed to other creditors.

Creditor	Claim #	Account # (last 4 digits)	Arrearage Amount
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None

PRIORITY CLAIMS

The following creditors have filed **PRIORITY** proofs of claim. These are most commonly tax obligations, but may also include domestic support obligations or certain other governmental obligations which may have been incurred because of the ownership and/or operation of a business. Priority claims are not paid interest.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount
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None

GENERAL UNSECURED CLAIMS

The following creditors have filed **GENERAL UNSECURED** proofs of claim. These debts would commonly include utility, medical, credit card and student loan obligations. Typically, unsecured claims are not paid interest.

Creditor	Claim #	Account # (last 4 digits)	Claim Amount
CAPITAL ONE AUTO FINANCE	013	1669	29,414.15
CAPITAL ONE BANK	005	4868	480.32
CAPITAL ONE BANK	006	5267	848.89
LENDINGCLUB CORP	007	3560	13,906.12
LVNV FUNDING LLC	009	9415	426.56
LVNV FUNDING LLC	011	1310	655.53
LVNV FUNDING LLC	012	7342	737.47
PORTFOLIO RECOVERY ASSOCIATES LLC	008	8623	900.07
QUANTUM3 GROUP LLC	003	0578	532.17
QUANTUM3 GROUP LLC	004	0036	693.79

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QUANTUM3 GROUP LLC	010	5658	419.79
US BANK NATIONAL ASSOCIATION	002	7850	844.19

DEBTOR ATTORNEY FEES

WILLIAM J BALENA will be paid attorney fees of \$4,798.80 through the plan.

CREDITORS THAT HAVE NOT FILED PROOFS OF CLAIM

The following creditors listed in the schedules filed with the Bankruptcy Court have not filed a proof of claim. As they have not filed a proof of claim, they will not receive any distributions from the Trustee. These claims may be secured claims, mortgage claims, priority claims or general unsecured claims. A creditor may appear on this list more than once if the creditor was listed as having more than one claim in the bankruptcy schedules. A creditor may appear to have both "filed" and "not filed" claims as the Debtor(s) may owe the same creditor on multiple accounts. It is possible that a debt may be discharged even if the creditor does not file a proof of claim. It is also possible that it may be in the Debtor(s') best interest to have a proof of claim filed on a creditor's behalf if the creditor has not filed a proof of claim on their own. Debtors should discuss these matters with their attorney.

ALLY
FIDELITY COLLECTIONS
FIRST FEDERAL CREDIT CONTROL
FIRST FEDERAL CREDIT CONTROL
FIRST FEDERAL CREDIT CONTROL
KIA MOTORS FINANCE
KOHLS
MEIJER CREDIT CARD
PHYSICIANS LINK CENTER INC
PHYSICIANS LINK CENTER INC
PHYSICIANS LINK CENTER INC
PHYSICIANS LINK CENTER INC
RMP